ECG

DEAL SUBMISSION GUIDELINES

FUNDING WHAT'S NEXT.

GUIDELINES

Availability: All 50 States

Terms: 4-15 months

Rates: 1.18 - 1.45

Max Funding: $500,000

Positions: 1st thru 6th

Frequency: Daily or Weekly

Prepayment Discounts: Standard on all deals

Type: Loans or MCA's

FICO: Minimum 500

Time in Business: Minimum of 6 months

Deposit Volume: $8,000/month and 2 deposits/mo

Returned Items: <=9 in 3 months and <6 in 1 month

Neg Days: <=9 in 3 months and <6 in 1 month

Ownership: 50% required

Commission: Up to 16 points

UW Fee: 3.9% (min $399)

Wires: free of charge

Restricted

Adult Entertainment/Pornography
Auto Sales
Bail Bonds
Boat/Recreational Vehicle Sales
Business Associations/Unions
Call Centers
Card Processors
Casinos/Sports Betting
Collection Agencies/Repossession
Credit Counseling/Credit Repair
Crypto Currency/E-trade/Brokers
Gems/Precious Metals Dealers/Brokers
Government Agencies
Law Offices/Licenses Attorneys
Lead Genesators
Lease-to-Own and Rent-to-Own Businesses
Lending Companies/Loan Brokers/Mortgage Companies
Marijuana Dispensaries/Growers/CBD
Mining/Oil and Gas Production/Drilling
Multi-Level Marketing Sales
Non-Profits
Pawn Shops
Religious Organizations
Ticket Brokers
Travel Agencies

Most deals require the following steps:

- Driver's License
- Voided check
- Bank verification
- Signed documents
- Proof of ownership

Submission Requirements:

(Prior to Approvals)

- Bank Statements: Minimum 3 months
- Must be signed and dated within 30 days

Renewals

- Eligible after 40% paid down
- Renewals pay 8 pts commission on funded amount (unless first deal sold is less than 8 pts)
- Applicants must achieve a minimum of 10% net new money to qualify

Contact

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EXPANSION CAPITAL GROUP